

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: JESSE B MAY	§	Case No. 1:16-bk-03951
ARISSA MICHELLE MAY	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/22/2016.
- 2) The plan was confirmed on 03/23/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/04/2018, 10/02/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/20/2018.
- 5) The case was completed on 10/25/2021.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,017.00.
- 10) Amount of unsecured claims discharged without full payment: \$25,060.38.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 45,451.41	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 45,451.41</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,206.89	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,206.89</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KELLY M WALSH, ESQUIRE	Pri	0.00	NA	NA	3,500.00	0.00
DISCOVER	Uns	3,864.00	3,785.74	3,785.74	251.51	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	438.25	438.25	29.11	0.00
ECMC	Uns	60,316.00	55,158.11	55,158.11	3,664.40	0.00
ECMC	Uns	79,851.00	96,716.87	96,716.87	6,425.34	0.00
ALLY FINANCIAL	Sec	18,391.00	17,037.38	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	60,394.84	22,330.34	20,851.05	20,851.05	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	22,330.34	1,479.29	98.28	0.00
CAPITAL ONE BANK	Uns	672.00	1,550.93	1,550.93	103.04	0.00
CAPITAL ONE BANK	Uns	2,000.00	2,117.14	2,117.14	140.65	0.00
CAPITAL ONE BANK	Uns	2,460.00	2,692.34	2,692.34	178.87	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	969.70	969.70	64.42	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	570.71	570.71	37.91	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	1,022.43	1,022.43	67.93	0.00
MIDLAND CREDIT MGMT;	Uns	1,492.00	1,661.15	1,661.15	110.36	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	271.15	271.15	18.01	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	252.76	252.76	16.79	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAVALRY PORTFOLIO SERVICES,	Uns	3,421.00	3,938.63	3,938.63	261.66	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	4,770.00	5,151.03	5,151.03	342.21	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,758.00	1,978.60	1,978.60	131.45	0.00
TD BANK	Uns	646.00	720.20	720.20	47.84	0.00
SYNCHRONY BANK	Uns	0.00	2,120.92	2,120.92	140.90	0.00
COMMONWEALTH OF	Pri	1,572.52	5,710.10	5,077.49	5,077.49	0.00
COMMONWEALTH OF	Sec	0.00	5,710.10	245.45	245.45	0.00
COMMONWEALTH OF	Uns	0.00	5,710.10	394.31	26.20	0.00
PNC BANK	Sec	140,641.00	139,355.63	413.65	413.65	0.00
MELANIE WALZ SCARINGI,	Lgl	0.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK	Sec	5,505.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MGMT	Uns	116.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	983.00	NA	NA	0.00	0.00
COMENITY BANK/ANN TAYLOR	Uns	803.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT C	Uns	35.00	NA	NA	0.00	0.00
PAYPAL	Uns	2,080.52	NA	NA	0.00	0.00
SYNCB AMAZON	Uns	859.00	NA	NA	0.00	0.00
SYNCB/GAP	Uns	466.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Uns	159.00	NA	NA	0.00	0.00
SYNCHRONY BANK LOWES	Uns	183.00	NA	NA	0.00	0.00
WEBBANK/DFS	Uns	360.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 413.65	\$ 413.65	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 245.45	\$ 245.45	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 659.10	\$ 659.10	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 29,928.54	\$ 29,428.54	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 29,928.54	\$ 29,428.54	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 182,990.26	\$ 12,156.88	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,206.89	
Disbursements to Creditors	\$ 42,244.52	
<b>TOTAL DISBURSEMENTS:</b>		\$ 45,451.41

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/08/2021

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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